Fill in this information to identify your case:

Debtor 1: Edwin (First Name) P. (Middle Name) Avila (Last Name)

Debtor 2 (Spouse, if filing): Yvonne (First Name) M. (Middle Name) Catalano-Avila (Last Name)

United States Bankruptcy Court for the: District of New Jersey

Case number (If known): ____________

☐ Check if this is an amended filing

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- **creditors have claims secured by your property, or**
- **you have leased personal property and the lease has not expired.**

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Have Secured Claims

1. **For any creditors that you listed in Part 1 of *Schedule D: Creditors Who Have Claims Secured by Property* (Official Form 106D), fill in the information below.**

Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
Creditor's name: Federal National Mortgage Assoc. Description of property securing debt: 121 S. Ambler Road, Somers Point, NJ 08244, Atlantic County	☑ Surrender the property. ☐ Retain the property and redeem it. ☐ Retain the property and enter into a *Reaffirmation Agreement.* ☐ Retain the property and [explain]: ____	☐ No ☑ Yes
Creditor's name: PNC Bank Description of property securing debt: 2011 Honda Odyssey	☐ Surrender the property. ☐ Retain the property and redeem it. ☐ Retain the property and enter into a *Reaffirmation Agreement.* ☑ Retain the property and [explain]: keep payments current	☐ No ☑ Yes
Creditor's name: PNC Bank National Association Description of property securing debt: 121 S. Ambler Rd., Somers Point, NJ 08244	☑ Surrender the property. ☐ Retain the property and redeem it. ☐ Retain the property and enter into a *Reaffirmation Agreement.* ☐ Retain the property and [explain]: ____	☐ No ☑ Yes
Creditor's name: Description of property securing debt:	☐ Surrender the property. ☐ Retain the property and redeem it. ☐ Retain the property and enter into a *Reaffirmation Agreement.* ☐ Retain the property and [explain]: ____	☐ No ☐ Yes

Debtor 1 Edwin P. Avila (First Name, Middle Name, Last Name)

Case number (*If known*)

Part 2: List Your Unexpired Personal Property Leases

For any unexpired personal property lease that you listed in *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 106G), fill in the information below. Do not list real estate leases. *Unexpired leases* are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

Describe your unexpired personal property leases	Will the lease be assumed?
Lessor's name: Description of leased property:	☐ No ☐ Yes
Lessor's name: Description of leased property:	☐ No ☐ Yes
Lessor's name: Description of leased property:	☐ No ☐ Yes
Lessor's name: Description of leased property:	☐ No ☐ Yes
Lessor's name: Description of leased property:	☐ No ☐ Yes
Lessor's name: Description of leased property:	☐ No ☐ Yes
Lessor's name: Description of leased property:	☐ No ☐ Yes

Part 3: Sign Below

Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease.

✘ /s/ Edwin P. Avila
Signature of Debtor 1

Date 12/20/2016
MM / DD / YYYY

✘ /s/ Yvonne M. Catalano-Avila
Signature of Debtor 2

Date 12/20/2016
MM / DD / YYYY

Fill in this information to identify your case:

Debtor 1: Edwin (First Name) P. (Middle Name) Avila (Last Name)

Debtor 2 (Spouse, if filing): Yvonne (First Name) M. (Middle Name) Catalano-Avila (Last Name)

United States Bankruptcy Court for the: District of New Jersey

Case number (If known): ______

Check one box only as directed in this form and in Form 122A-1Supp:

☑ 1. There is no presumption of abuse.

☐ 2. The calculation to determine if a presumption of abuse applies will be made under *Chapter 7 Means Test Calculation* (Official Form 122A–2).

☐ 3. The Means Test does not apply now because of qualified military service but it could apply later.

☐ Check if this is an amended filing

Official Form 122A–1

Chapter 7 Statement of Your Current Monthly Income

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known). If you believe that you are exempted from a presumption of abuse because you do not have primarily consumer debts or because of qualifying military service, complete and file *Statement of Exemption from Presumption of Abuse Under § 707(b)(2)* (Official Form 122A-1Supp) with this form.

Part 1: Calculate Your Current Monthly Income

1. **What is your marital and filing status?** Check one only.
   - ☐ **Not married.** Fill out Column A, lines 2-11.
   - ☑ **Married and your spouse is filing with you.** Fill out both Columns A and B, lines 2-11.
   - ☐ **Married and your spouse is NOT filing with you. You and your spouse are:**
     - ☐ **Living in the same household and are not legally separated.** Fill out both Columns A and B, lines 2-11.
     - ☐ **Living separately or are legally separated.** Fill out Column A, lines 2-11; do not fill out Column B. By checking this box, you declare under penalty of perjury that you and your spouse are legally separated under nonbankruptcy law that applies or that you and your spouse are living apart for reasons that do not include evading the Means Test requirements. 11 U.S.C. § 707(b)(7)(B).

Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write $0 in the space.

			Column A **Debtor 1**	*Column B* **Debtor 2 or non-filing spouse**
2. **Your gross wages, salary, tips, bonuses, overtime, and commissions** (before all payroll deductions).			$ 3,815.71	$ 0.00
3. **Alimony and maintenance payments.** Do not include payments from a spouse if Column B is filled in.			$ 0.00	$ 0.00
4. **All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support.** Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Include regular contributions from a spouse only if Column B is not filled in. Do not include payments you listed on line 3.			$ 0.00	$ 802.00
5. **Net income from operating a business, profession, or farm**	**Debtor 1**	**Debtor 2**		
Gross receipts (before all deductions)	$ 0.00	$ 0.00		
Ordinary and necessary operating expenses	– $ 0.00	– $ 0.00		
Net monthly income from a business, profession, or farm	$ 0.00	$ 0.00 Copy here→	$ 0.00	$ 0.00
6. **Net income from rental and other real property**	**Debtor 1**	**Debtor 2**		
Gross receipts (before all deductions)	$200.00	$		
Ordinary and necessary operating expenses	– $	– $		
Net monthly income from rental or other real property	$200.00	$ 0.00 Copy here→	$ 1,200.00	$ 0.00
7. **Interest, dividends, and royalties**			$ 0.00	$ 0.00

Debtor 1 Edwin P. Avila (First Name / Middle Name / Last Name) Case number (if known)

	Column A Debtor 1	Column B Debtor 2 or non-filing spouse
8. **Unemployment compensation**	$ 0.00	$ 0.00
Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here:		
For you .... $		
For your spouse .... $		
9. **Pension or retirement income.** Do not include any amount received that was a benefit under the Social Security Act.	$ 0.00	$ 0.00
10. **Income from all other sources not listed above.** Specify the source and amount. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism. If necessary, list other sources on a separate page and put the total below.		
	$ 0.00	$ 0.00
	$ 0.00	$ 0.00
Total amounts from separate pages, if any.	+ $ 0.00	+ $ 0.00
11. **Calculate your total current monthly income.** Add lines 2 through 10 for each column. Then add the total for Column A to the total for Column B.	$ 5,015.71 +	$ 802.00 = $ 5,817.71 (Total current monthly income)

Part 2: Determine Whether the Means Test Applies to You

12. **Calculate your current monthly income for the year.** Follow these steps:

12a. Copy your total current monthly income from line 11. .... **Copy line 11 here➔** $ 5,817.71

Multiply by 12 (the number of months in a year). x 12

12b. The result is your annual income for this part of the form. 12b. $ 69,812.52

13. **Calculate the median family income that applies to you.** Follow these steps:

Fill in the state in which you live. NJ

Fill in the number of people in your household. 4

Fill in the median family income for your state and size of household. 13. $113,455.00

To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

14. **How do the lines compare?**

14a. ■ Line 12b is less than or equal to line 13. On the top of page 1, check box 1, *There is no presumption of abuse.* Go to Part 3.

14b. ☐ Line 12b is more than line 13. On the top of page 1, check box 2, *The presumption of abuse is determined by Form 122A-2.* Go to Part 3 and fill out Form 122A–2.

Part 3: Sign Below

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

✘ /s/ Edwin P. Avila
Signature of Debtor 1

Date 12/20/2016
MM / DD / YYYY

✘ /s/ Yvonne M. Catalano-Avila
Signature of Debtor 2

Date 12/20/2016
MM / DD / YYYY

If you checked line 14a, do NOT fill out or file Form 122A–2.

If you checked line 14b, fill out Form 122A–2 and file it with this form.

In re: Edwin P. Avila and Yvonne M. Catalano-Avila Case No. _______________

Current Monthly Income Details for the Debtor

Debtor Income Details:
Income for the Period **06/01/2016 to 11/30/2016**

Line 2-Gross wages, salary, tips. Bonuses, overtime, commissions
Source of Income: Gross wages
Income by Month

6 Months Ago	06/20/2016	$3,716.78
5 Months Ago	07/20/2016	$4,514.39
4 Months Ago	08/20/2016	$3,788.49
3 Months Ago	09/20/2016	$4,559.94
2 Months Ago	10/20/2016	$2,818.97
Last Month	11/20/2016	$3,495.68
	Average per month:	$3,815.71

Line 6-Rent and other real property income
Source of Income: rental income

Income by Month		Income	Expense	Net
6 Months Ago	06/20/2016	$1,200.00	$0.00	$1,200.00
5 Months Ago	07/20/2016	$1,200.00	$0.00	$1,200.00
4 Months Ago	08/20/2016	$1,200.00	$0.00	$1,200.00
3 Months Ago	09/20/2016	$1,200.00	$0.00	$1,200.00
2 Months Ago	10/20/2016	$1,200.00	$0.00	$1,200.00
Last Month	11/20/2016	$1,200.00	$0.00	$1,200.00
	Average per month:	$1,200.00	Average Monthly Net Income	$1,200.00

In re: Edwin P. Avila and Yvonne M. Catalano-Avila Case No. ______________

Current Monthly Income Details for the Debtor's Spouse

Debtor's Spouse Income Details:
Income for the Period **06/01/2016 to 11/30/2016**

Line 4-Child support income (including foster care and disability)
Source of Income: SSD from AEA minor child
Income by Month

6 Months Ago	06/20/2016	$401.00
5 Months Ago	07/20/2016	$401.00
4 Months Ago	08/20/2016	$401.00
3 Months Ago	09/20/2016	$401.00
2 Months Ago	10/20/2016	$401.00
Last Month	11/20/2016	$401.00
	Average per month:	$401.00

Line 4-Child support income (including foster care and disability)
Source of Income: SSD from AGA minor child
Income by Month

6 Months Ago	06/20/2016	$401.00
5 Months Ago	07/20/2016	$401.00
4 Months Ago	08/20/2016	$401.00
3 Months Ago	09/20/2016	$401.00
2 Months Ago	10/20/2016	$401.00
Last Month	11/20/2016	$401.00
	Average per month:	$401.00

Line 2-SSD from AGA minor child, salary, tips. Bonuses, overtime, commissions
Source of Income: Social Security Disability
Income by Month

6 Months Ago	06/20/2016	$1,502.00
5 Months Ago	07/20/2016	$1,502.00
4 Months Ago	08/20/2016	$1,502.00
3 Months Ago	09/20/2016	$1,502.00
2 Months Ago	10/20/2016	$1,502.00
Last Month	11/20/2016	$1,502.00
	Average per month:	$1,502.00

B2030 (Form 2030) (12/15)

United States Bankruptcy Court

District Of New Jersey

In re Edwin P. Avila and Yvonne M. Catalano-Avila

Case No. 16-

Debtor

Chapter 7

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U .S.C. § 329(a) and Fed. Bankr. P. 2016(b). I certify that I am the attorney for the above named debtors) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtors) in contemplation of or in connection with the bankruptcy case is as follows:

   For legal services, I have agreed to accept.. $1,500.00

   Prior to the filing of this statement I have received.. $1,500.00

   Balance Due.. $0.00

2. The source of the compensation paid to me was:

   [X] Debtor [ ] Other (specify)

3. The source of compensation to be paid to me is:

   [X] Debtor [ ] Other (specify)

4. [X] I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

   [ ] I have agreed to share the above-disclosed compensation with any other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

   a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;

   b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;

   c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;

B2030 (Form 2030) (12/15)

6. By agreement with the debtors), the above-disclosed fee does not include the following services: Representation of the Debtor in any dischargeability actions, judicial lien avoidances, relief from the automatic stay actions or any other adversary proceedings or contested matters or appeals. These must be the subject of a separate agreement signed by both parties.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtors) in this bankruptcy proceeding.

12/20/2016
Date

/s/ Rhonda E. Greenblatt. Esq.

Law Office of Rhonda E. Greenblatt

222 New Road, Ste. 302

Linwood, NJ 08221